

**WHAT WE CLAIM:**

1. A method, to be administered by an administering entity, for allowing a plurality of participants to prepay for services or goods to be received at a later date from one of a plurality of specified providers, the method comprising the steps of:

executing contracts between the administering entity and each of the plurality of participants in which a contracting participant pays to the administering entity a cash amount and in return receives from the administering entity a promise to deliver at a future date a specified measure of services or goods, the services or goods to be provided by whichever of the plurality of specified providers the contracting participant selects;

determining, for each of the plurality of specified providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants; and

executing contracts between the administering entity and each of the plurality of specified providers in which the administering entity pays to a contracting provider a cash amount and in return receives from the contracting provider a promise to deliver a specified measure of services or goods.

2. A method according to claim 1, wherein the administering entity ascertains the measure of services or goods to be specified in each contract with a provider in accordance with the predicted total measure of services or goods that will be required from that provider.

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3. A financial data processing system for allowing a plurality of participants to prepay for services or goods to be received at a later date from one of a plurality of specified providers comprising:

means for storing data regarding a plurality of contracts executed between an administrating entity and each of the plurality of participants in which a contracting participant paid to the administrating entity a cash amount and in return received from the administrating entity a promise to deliver at a future date a specified measure of services or goods, the services or goods to be provided by whichever of the plurality of specified providers the contracting participant selects;

means for determining, for each of the plurality of specified providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants; and

means for storing data regarding a plurality of contracts executed between the administrating entity and each of the plurality of specified providers in which the administrating entity paid to a contracting provider a cash amount and in return received from the contracting provider a promise to deliver a specified measure of services or goods.

4. A financial data processing system according to claim 1, wherein the administrating entity ascertains the measure of services or goods to be specified in each contract with a provider in accordance with the predicted total measure of services or goods that will be required from that provider.

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5. A financial data processing system for allowing a plurality of participants to prepay for services or goods to be received at a later date from one of a plurality of specified providers, the choice of which of the plurality of providers will deliver the services or goods being made by a participant at the time the goods and services are to be delivered:

a machine-readable storage devices which stores data indicating measures of services or goods for which each participant has prepaid and measures of services or goods which each provider has contracted to provide;

a processing circuit for determining, for each of the providers, a predicted total measure of services or goods that will be required from that provider by the aggregate of the plurality of participants.

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